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| FORM PTO-1449 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY DKT NO. | SERIAL NO. |
| | | 4529-5B1 | 09/305,622 |
| | | APPLICANT Norris, J. | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | FILING DATE | GROUP |
| | | 05/05/1999 | 2765 |

U.S. PATENT DOCUMENTS

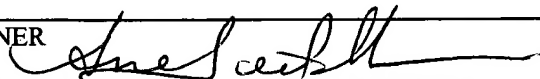
| EXAMINER INITIAL | | DOCUMENT NO. | DATE | NAME | CL. | SUBCL. | FILING DATE IF APPROP. |
|---------------------|---|-----------------|----------|-------------------------|-----|--------|---------------------------|
| AE | A | 4,567,359 | 01/28/86 | Lockwood | 235 | 381 | |
| AE | B | 4,799,156 | 01/17/89 | Shavit <i>et al.</i> | 705 | 26 | |
| AE | C | 4,831,526 | 05/16/89 | Luchs <i>et al.</i> | 705 | 4 | |
| AE | D | 4,876,648 | 10/24/89 | Lloyd | 705 | 38 | |
| AE | E | 4,949,278 | 08/14/90 | Davies <i>et al.</i> | 706 | 10 | |
| AE | F | 4,988,849 | 01/29/91 | Sasaki <i>et al.</i> | 235 | 379 | |
| AE | G | 4,994,964 | 02/19/91 | Wolfberg <i>et al.</i> | 705 | 36 | |
| AE | H | 5,120,906 | 06/09/92 | Protheroe <i>et al.</i> | 178 | 18.05 | |
| AE | I | 5,193,057 | 03/09/93 | Longfield | 705 | 31 | |
| AE | J | 5,262,941 | 11/16/93 | Saladin <i>et al.</i> | 705 | 38 | |

FOREIGN PATENT DOCUMENTS

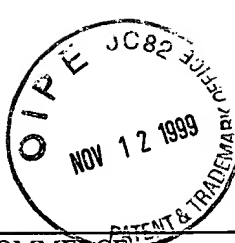
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OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

| | | |
|---------------|---|--|
| AE | K | "Anacomp Announces Loan Processing System," The Magazine of Bank Management (formerly Bank Administration Magazine), August, 1996, p. 60 |
| AE | L | "Bye-bye Paper," ABA Banking Journal, April, 1990, p. 95 |
| AE | M | Campbell, M., "Computer Help for Insurance Agencies," PC Magazine, v3, N25, pp. 301-303 |

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|--|-------------------------|
| EXAMINER  | DATE CONSIDERED 2/10/00 |
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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|---------------|--|---------------------------|--------------------------|
| FORM PTO-1449 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY DKT NO. 4529-5B1 | SERIAL NO. 09/305,622 |
| | | APPLICANT Norris, J. | |
| | | FILING DATE 05/05/1999 | GROUP 2765 |

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NO. | DATE | NAME | CL. | SUBCL. | FILING DATE IF APPROP. |
|---------------------|---|-----------------|----------|---------------------------|-----|--------|---------------------------|
| | N | 5,537,315 | 07/16/96 | Mitcham | 705 | 4 | |
| | O | 5,576,951 | 11/19/96 | Lockwood | 705 | 27 | |
| | P | 5,598,474 | 01/28/97 | Johnson | 380 | 23 | |
| | Q | 5,732,397 | 03/24/98 | DeTore <i>et al.</i> | 705 | 1 | |
| | R | 5,774,882 | 06/30/98 | Keen <i>et al.</i> | 705 | 38 | |
| | S | 5,797,133 | 08/18/98 | Jones <i>et al.</i> | 705 | 38 | |
| | T | 5,878,403 | 03/02/99 | DeFrancesco <i>et al.</i> | 705 | 38 | |
| | U | 07/752,026 | | Lockwood | 364 | 408 | 08/29/91 |
| | V | 07/850,028 | | Keen <i>et al.</i> | 382 | 61 | 03/12/92 |
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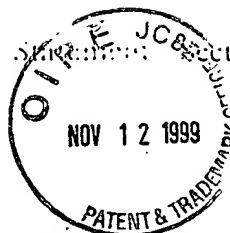
FOREIGN PATENT DOCUMENTS

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| | W | Dixon, Lang, "Automation at the Point of Sale (insurance agents)," Best's Review-Life Health Insurance Edition, v84, p. 62(2), May, 1983 |
| | X | "Instant Loan Approval System Now Available to Small and Mid-Sized Financial Institutions," AMS (American Management Systems Incorporated) News Release, October 13, 1998 |
| | Y | Lawrence, J., "Untangling Neural Nets (When One Model is Better Than Another?)," Online Version, April, 1990 |

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| EXAMINER | DATE CONSIDERED 2/10/00 |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |



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Group 2700

Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Modified) PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

(37 CFR 1.98(b))

ATTY. DOCKET NO.

93-1340

SERIAL NO.

08/113,205

APPLICANT

Norris, Jeffrey A.

FILING DATE

08/27/93

GROUP

2311

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | PATENT NUMBER | ISSUE DATE | PATENTEE | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|---------------------|---------------|---------------|--------------------|-------|----------|-------------------------------|
| AT Goll | 5 2 0 6 8 0 3 | 04/93 | Vitaagliano et al. | 364 | 408 | |
| | 5 0 8 3 2 7 0 | 01/92 | Gross et al. | 364 | 408 | |
| | 5 0 2 5 1 3 8 | 06/91 | Cuervo | 235 | 379 | |
| | 5 0 2 3 9 0 4 | 06/91 | Kaplan et al. | 379 | 91 | |
| | 4 9 9 2 9 3 9 | 02/91 | Tyler | 364 | 401 | |
| | 4 9 6 5 8 2 1 | 10/90 | Bishop et al. | 379 | 91 | |
| | 4 9 5 8 3 6 8 | 09/90 | Parker | 379 | 91 | |
| | 4 7 3 6 2 9 4 | 04/88 | Gill et al. | 364 | 408 | |
| | 4 6 8 3 5 3 6 | 07/87 | Yamamoto | 364 | 408 | |
| | 4 6 7 5 8 1 5 | 06/87 | Kuroki et al. | 379 | 37 | |
| | 4 0 1 7 8 3 5 | 04/77 | Randolph | 340 | 152R | |

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

| DOCUMENT NUMBER | PUBLICATION DATE | COUNTRY OR PATENT OFFICE | CLASS | SUBCLASS | TRANSLATION YES NO |
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OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication**)

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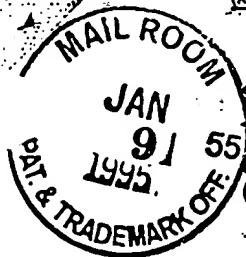
EXAMINER

John J. Smith
James H. Goll

DATE CONSIDERED

2/10/00
4-30-94

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Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEINFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

(37 CFR 1.98(b))

ATTY. DOCKET NO.

94-1758

SERIAL NO.

08/327,653

APPLICANT

Norris, Jeffrey A.

FILING DATE

10/24/94

GROUP

2311

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | PATENT NUMBER | ISSUE DATE | PATENTEE | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|---------------------|---------------|---------------|---------------------|-------|----------|-------------------------------|
| CBD | 5 2 7 4 5 4 7 | 12/93 | Zoffel, et al. | 364 | 408 | |
| | 5 2 4 1 6 2 0 | 08/93 | Ruggiero | 395 | 22 | |
| | 5 2 3 9 4 6 2 | 08/93 | Jones, et al. | 364 | 408 | |
| | 5 2 2 0 5 0 1 | 06/93 | Lawlor, et al. | 364 | 408 | |
| | 5 2 1 8 5 3 9 | 06/93 | Elphick, et al. | 364 | 419 | |
| | 5 2 0 6 8 0 3 | 04/93 | Vitaagliano, et al. | 364 | 408 | |
| | 5 0 8 3 2 7 0 | 01/92 | Gross, et al. | 364 | 408 | |
| | 5 0 2 5 1 3 8 | 06/91 | Cuervo | 235 | 379 | |
| | 5 0 2 3 9 0 4 | 06/91 | Kaplan, et al. | 379 | 91 | |
| | 4 9 9 2 9 3 9 | 02/91 | Tyler | 364 | 401 | |
| CBD | 4 9 6 5 8 2 1 | 10/90 | Bishop, et al. | 379 | 91 | |

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FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

| | | DOCUMENT NUMBER | PUBLICATION DATE | COUNTRY OR PATENT OFFICE | CLASS | SUBCLASS | TRANSLATION | |
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OTHER DOCUMENTS (Including Author, Title, Date, Relevant Pages, Place of Publication)

| | |
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| CBD | "Neural Networks: A Logical progression in credit and marketing decision systems", Credit World, March/April 1993, pgs. 26-33, Alan Jost |
| | "Stocking Up At The ATMs: Citibank Machines to Allow Customers to Trade Shares", The Washington Post, October 6, 1994, pg. D11, Sandra Sugawam |
| | "Delivery Debate", Roundtable, May 1994, pg. 20, Susan Sandler, ed. |
| CBD | "New Paradigms In Retail Banking: The RDS Report on the future of Retail Banking Delivery, PAT, 1994 |

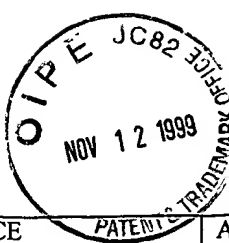
EXAMINER

BUTTERWORTH

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3/1/95

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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| FORM PTO-1449 | | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | ATTY DKT NO. 4284-5B | | SERIAL NO. 08/732584 | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | | | APPLICANT Affinity Technology Group, Inc. | | | |
| | | | | FILING DATE 10/15/96 | | GROUP | |
| U.S. PATENT DOCUMENTS | | | | | | | |
| EXAMINER INITIAL | | DOCUMENT NO. | DATE | NAME | CL. | SUBCL. | FILING DATE IF APPROP. |
| | | 3,970,992 | 7/76 | Boothroyd, et. al. | | | |
| | | 4,491,725 | 1/85 | Pritchard | | | |
| | | 4,598,367 | 7/86 | DeFrancesco, et. al. | | | |
| | | 4,646,250 | 2/87 | Childress | | | |
| | | 4,730,252 | 3/88 | Bradshaw | | | |
| | | 4,890,228 | 12/89 | Longfield | | | |
| | | 5,025,373 | 6/91 | Keyser, Jr., et. al. | | | |
| | | 5,049,862 | 9/91 | Dao, et. al. | | | |
| | | 5,202,825 | 4/93 | Miller, et al. | | | |
| | | 5,231,571 | 7/93 | D'Agostino | | | |
| | | 5,297,202 | 3/94 | Kapp, et. al. | | | |
| | | 5,361,201 | 11/94 | Jost, et. al. | | | |
| | | 5,559,895 | 9/96 | Lee, et. al. | | | |
| FOREIGN PATENT DOCUMENTS | | | | | | | |
| | | DOCUMENT NO. | DATE | COUNTRY | CL. | SUBCL. | TRANSLATION |
| | | | | | | | YES NO |
| | | JP 5101250 | 4/93 | Japan | | | X |
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| OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.) | | | | | | | |
| | | Rothfeder, Jeffrey; "Electronic Bill-Paying for the Little Guy"; Business Week; September 25, 1989, p. 206E. | | | | | |
| | | "Electronic Network Will Link Dealers to Many Lenders; Goal is to Create a Form of EFT Transfer System", American Banker, February 8, 1988, 06.1, Vol. 153, No. 26. | | | | | |
| EXAMINER | | | | | DATE CONSIDERED 2/10/00 | | |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | | | | | | | |

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PATENT & TRADEMARK OFFICE

Sheet 1 of 1

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|---|---|--|------|--------------------------------|-----|--------------------------|--|----|
| FORM PTO-1449 | | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | ATTY DKT NO. 4284-5B | | SERIAL NO. 08/732,584 | | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | | | APPLICANT Jeffrey A. Norris | | GROUP 2761 | | |
| | | | | FILING DATE 10/15/96 | | | | |
| U.S. PATENT DOCUMENTS | | | | | | | | |
| EXAMINER INITIAL | | DOCUMENT NO. | DATE | NAME | CL. | SUBCL. | FILING DATE IF APPROP. | |
| WNH | A | 5,604,341 | 2/97 | Grossie et al. | 235 | 379 | | |
| " | B | 5,611,052 | 3/97 | Dykstra et al. | 395 | 238 | | |
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| EXAMINER | | | | DATE CONSIDERED | | | | |
| <i>William H. Hight</i> | | | | <i>2/10/98</i> | | | | |
| | | | | <i>2/10/00</i> | | | | |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | | | | | | | | |

(Form PTO-1449)